David Warshaw, CFP®
FOUNDER & PRIVATE WEALTH ADVISOR
The WealthPlan LLC

Welcome Aboard The WealthPlan LLC!

Client Onboarding Guide

PART 1 · GETTING STARTED

1. What We'll Need From You

We gather a few details into our CRM, **Salesforce**, to open your account and get your plan underway. Here's what we'll need and why:

To open your Schwab account

Required by Schwab to verify your identity.

- Full legal name
- Mobile phone
- Email address
- Social Security number
- Date of birth
- Mailing address
- Occupation
- Employer name & address

For your financial plan

Helps me plan for the people you care about.

- Beneficiary names & birthdates
- Children's names & birthdates
- CPA contact information
- Attorney contact information
- Current investment account statements
- Prior year tax return

Before we meet: the full document list for your financial plan is in the **Client Resources** section of my website.

2. Your Schwab Account

Once we have your details, opening your account is straightforward. We set it up at **Charles Schwab** in your name, you review and e-sign the paperwork through Docusign, and Schwab confirms your identity with a few quick security questions.

Once your accounts are funded, take a look at the **Schwab Guide** in the **Client Resources** section of my website — it walks you through logging in and finding your way around.

What to expect in your inbox:

Docusign emails will arrive as **Amy Fike via Docusign**

From: dse_na2@docusign.net

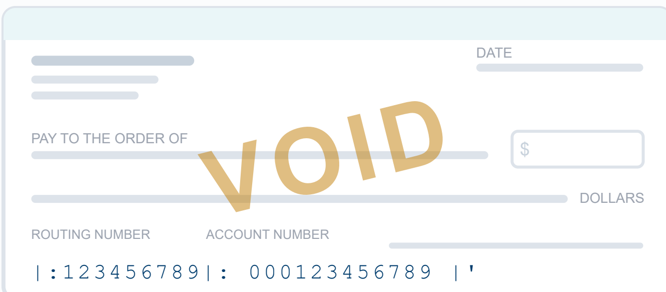
Reply-To: amy@yourfinancialva.com

Schwab Account Timelines

1–2 BUSINESS DAYS	2–3 BUSINESS DAYS	5–7 BUSINESS DAYS	7–10 BUSINESS DAYS
Link an existing Schwab account	**New account setup**	**Money distributions**	**Transfers from outside firms**

⇄ 3. Moving Money In & Out

To move money in or out, we use Schwab's **MoneyLink paperwork** to connect your bank to your Schwab account. To build that connection, Schwab requires a **voided check**. When you need funds, I sell the necessary securities and send the proceeds to your bank.



How to send me a voided check

1. Take a **blank** check from your checkbook. Don't fill anything in.
2. Write **VOID** in large letters across the front.
3. Snap a clear photo or scan of it.
4. Send it to me through **Encyro** — it shows your routing and account numbers, so never text or plain-email it.

*No checkbook? A **bank statement** will suffice in lieu of a voided check.*

> For every distribution, I confirm with a quick **call** plus something **in writing** (text or email) to avoid any errors.

↻ 4. 401(k) Rollovers

If you're bringing an old 401(k) with you, we handle it together. Before anything moves, I want to be certain a rollover is actually the right call for you — not just the default one. The same process applies to a **403(b)**, **457**, or most other employer retirement plans.

1

We Call Your Sponsor Together

You and I get on the phone with your 401(k) plan sponsor at the same time.

2

I Ask the Due Diligence Questions

I walk through my questions live on the line so we can confirm the rollover is suitable for you before we proceed.

3

We Initiate the Rollover

Some sponsors accept a verbal authorization right on the call. Others require paperwork, which we will complete with guidance from the plan sponsor.

10–14 BUSINESS DAYS

Typical time to receive the rollover check

Processing times vary by sponsor. Verbal authorizations generally move faster than paperwork.

> Don't call your 401(k) sponsor alone. **Reach out to me first** and we'll make the call together.

5. Cash & Outside Accounts

Keep whatever bank you use for everyday checking. But for cash you're sitting on, put it to work in a **high-yield savings account**.

Flourish Cash

The provider matters less than the yield. The solution I offer is **Flourish Cash**. Ask me for the details.

Hold accounts elsewhere? I like to stay involved. We may occasionally call the outside firm together, so your full financial picture stays coordinated.

PART 2 · HOW WE WORK TOGETHER

6. Easy Online Scheduling

Calendly

Book meetings at your convenience with my Calendly link: **calendly.com/thewealthplan**

You'll find the link in my email footer and on my website. I'll usually text it to you as well.

> I typically recommend we book our next meeting at the end of our current session, while we're together. That said, **how often we meet is completely up to you.**

7. Communication

Call, Text, or Email Me

(516) 400-7111
david@thewealthplan.com

I'm in meetings during the day, so texting is quickest. I aim to respond within 24 to 48 hours, usually sooner.

Amy Fike, Client Service Associate

Amy handles operations, Schwab paperwork, and is your emergency contact when I'm out of office.

She can be reached at: **amy@thewealthplan.com**

CurrentClient

Updates and reminders come from **(516) 613-5552**. Save it as mine. It's broadcast-only, so don't reply; reach me at (516) 400-7111.

Constant Contact

Monthly Newsletters

Timely insights, planning ideas, and seasonal reminders delivered straight to your inbox.

Meeting Summaries

After every meeting, I send a summary email with what we discussed, your action items, and next steps, so you can focus on the conversation.

ENCYRO

For documents with personal information, I use **Encyro** to protect your data in transit. The email arrives from **David Warshaw** or **Amy Fike via Encyro**. Click **"Access & Let Expire"** to download, no login needed. Access expires after 5 business days.

Website

My website contains all the up-to-date information I want you to know — so definitely bookmark it: **www.thewealthplan.com**

Educational Content

I create content on financial planning and investing to fill the gaps between our meetings.

YouTube is my home base.

It's where I create and publish my videos. From there, I share them across **Facebook**, **Instagram**, **TikTok**, and **LinkedIn**, so you can follow along wherever you spend your time.

Written Guides

When a specific planning topic comes up in our conversations, I'll often send you a written guide on it, so you have something to reference long after our meeting ends.

You've made a great decision, and I'm excited to get to work.

Building a financial plan is one of the most meaningful things you can do for yourself and your family. From here, we'll gather the details in Section 1, you'll Docusign my client agreement, and we'll consolidate your outside investments at Schwab. No outside accounts? We start fresh.

Between now and our next meeting, don't hesitate to call or text me directly. That's what I'm here for.

David Warshaw, CFP®

FOUNDER & PRIVATE WEALTH ADVISOR

The WealthPlan LLC

☏ (516) 400-7111 david@thewealthplan.com www.thewealthplan.com